



Atty. Dkt. No. 037607-0120

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.  
Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS  
Appl. No.: 09/593,106  
Filing Date: 06/13/2000  
Examiner: Subramanian, N.  
Art Unit: 3624

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Karen Meier  
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*Karen Meier*  
(Signature)

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

**Mail Stop FEE AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

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Sir:

This communication is responsive to the Non-Final Office Action dated April 10, 2003,  
concerning the above-referenced patent application.

Applicant has enclosed with this amendment a Petition for Extension of Time to make this  
response timely.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2  
of this document.

**Remarks/Arguments** begin on page 13 of this document.

**Please amend the application as follows:**